NAVAL STORES.

Wilmington, N. C., March 23.—Spirits Turpentine—Steady at 50½C; receipts 2 casks.

Rosin—Receipts 100 barrels, Tar—Firm at \$2; receipts 123 barrels. Crude Turpentine—Firm at \$394.550 and \$5.75; receipts 3 barrels.

Savannah, Ga., March 23.—Turpentine—Firm at \$0C; receipts 153 casks; shipments 49; casks; stock 10.625 casks. Rosin—Firm; sales 1,321 barrels; receipts 452 barrels; shipments 1,312 barrels; stock 90,339 barrels.

Quote: B. \$4.32½.

MARINE INTELLIGENCE.

PORT OF RICHMOND, MARCH 23, 1919.
ARRIVED.
Steamer Berkeley, Shelly, Norfolk, merchandise and passengers, Old Dominion Line.
Steamer Aurora, Furman, Petersburg and James River landings, merchandise and passengers, Phillips Line.
SAILED.
Stamer Berkeley, Shelly, Norfolk, mer-

Branch Cabell & Co.

Members New York Stock Exchange, New York Cotton Exchange and Chicago Board of Trade.

"Strong as the Strongest." Open an Account With the Savings Bank of Richmond,

1117 East Main Street. R. A. PATTERSON, President. JAMES M. BALL, Cashier.

E. A. Burber, Jr. Phone Mad. 5321. E. A. BARBER & CO.,

Accounting, Auditing, Organizing, Systematizing.

215 Mutual Bullding, RICHMOND, VA.

deals.

Bonds were heavy; total sales, parvalue, \$4,317,000. United States bonds were unchanged on call.

Total sales of stocks for the day were 600,900 shares.

New York March 23.—Money on call steady, 2 3.463 per cent.; ruling rete. 2 7-8; closing bid, 2 3.4; offered at 3. Time loans very soft and dull; sixty days, 3 3.464 per cent., and ninety days, 4 per cent.; six months, 164 1-1 per cent.

Close: Prime merca-tile paper, 4 3-4 65 per cent. Sterling exchange easier. Close: Prime mercardile paper, 4 a-4, 65 per cent. Sterling exchange caster, with actual business in bankers' bills at \$4.835.9\$4.84 for sixv-day bills, and at \$4.8705 for demand. Commercial bills, \$4.82, 3-48.483 7-8. Bar silver, 51 7-8. Mexican dollars, 44.

Richmond, Va., March 23, 1910. SALES AT BOARD.

Richmond, Va., March 23, 1910.

SALES AT BOARD.

Virginia Centuries—500 at S512.

Virginia Railway and Power Company common—25 at 3712.

STATE SECURITIES.

STATE SECURITIES.

SIDING STATE SECURITIES.

SIDING STATE SECURITIES.

SOURCE STATE STATE STATE STATE SECURITIES.

SOURCE STATE STATE STATE STATE STATE SECURITIES.

SOURCE STATE STATE

Southern Railway 100 190 181

BANK AND TRUST CO. STOCKS.
Broad Street Bank 1615
Bank of Richmond 100 186
Bank of Commerce and Trust 100 110
City

| Petersburg Save. and Ins. Co. 20 \$212 | Planters National Ins. Collected Ins. Colle

Contained for him there must be added in the member of the sections. Proceedings of the deletions are dist.

COTTON MARKETS.

New York March 22—The cotion market rised very quiet to day with prices showing little change and business, apparently we considered the control of the sections. Proceedings of the cotion market rised very quiet to day with prices showing little change and business, apparently we considered the control of the cotion market rised very quiet to day with prices showing little change and business, apparently we conserve the steady, not a points hisher to it point lower. August being lower and other positions unit being lower, and other positions unit steady at an advance of 25 points in preporting to better cables than expected and continued a market consequently became a seme covering the about the control of the advance, while there seemed little day position to buy the new crop officer market consequently became very quiet and market consequently became very proceeding the process of the process o

New York Stock Exchange New York Cotton Exchange

Private Wires to Principal Markets

Official Range and Sale of Stocks in New York

New I orr	Official Range and Sale of Stocks in 11cm 1911	AND DESCRIPTION OF THE PERSON
	By THOMAS BRANCH & CO., Bankers and Brokers. Bid. Asked. SALES: Const. High. Low. Clos.	sked,
Stock Market	Open. High. Low. Closing.	142
Stock market	Allis-Chalmers	22% (Fo
	20,100 Amalgamated Copper 1134 1134 1134 1134 1134 127 660 int. Mer. Marine, com 618 618 6 12	1354
New York, March 23.—The early		52
menmise to-day of an inert holiday	Am. Car and Tollin, July 4712 47 4714 300 Kansas City So., com 374, 372 60	79 1754 79
market was not borne out by the later	American Cotton Oll	153
developments, when increasing pres- sure of stocks for sale carried prices	Amer, Locomotive, pla Metro Street Rallway	20 4214
comprehensively downwards, the	25 American Sugar. 12512 12512 12514 125 126 1.400 Mo. Kan and Text. 125 126 72	73
etelding of prices was attributed part-	500 Amer Tel and Tel. Co., 14114 14114 14058 140	71 81
ly to the counter movement of the	25 American Tobacco, pril 96 96 98% 3,200 New York Central 1254 1259 15478 15474	
which had demonstrated the	100 American Tobacco, pfd. 96 45% 48% 49% 49% 40% N. Y., Ont. and West 46 46 45½ 45½ 1,300 Anaconda Copper 1958 115% 114% 114% 114% 15,500 Norfolk and Western 1974 107½ 106 135% 134 134 134% 114% 114% 115% 5,500 Norfolk and Western 1975 134 134 134 135% 135% 135% 135% 135% 135% 135% 135%	10614
awathetic demand, at any advance in	4.200 Atchison	1341/4 32
prices, when they southt to realize pronts. It was asserted at the Stock	10 A. C. Le of Cond 100 11 100 Pennsylvania 100 100 Pennsylvania	1361/8
Exchange that a large Boston ac-	1170 Brooklyn Rapid Transit 174	4 10316
count, and might be in pursuanted man-	850 Chesaneake and Ohio 885 583 583 5812 87 874 Pressed Steel Car, pid	1 11/4 1
mested by labor in many departion for	30 Chicago Great Western 50 30 20% 23% 30 148,000 Reading and Steel 30 30 384 381	1671/2 1 385/2 101
was advanced as one explanation for this selling. The array of charges against the United States Steel Cor- poration presented to the Attorney-		101 4 4755
against the United States Sicel Cor-		4 92
General by the American in making	100 C., C. and St. 120 M. In 101 Story Shellield	77.34 4 1261/4
the day's contiment So Miso, "as the	1300 Col. Fuel and Iron 11 11 21 20 Southern Railway 2512 2512 2512	4 28%
result of the election in the Fourteenth Massachusetts District of a Congress-	Col and South, 1st pfd 81 854 20 Southern Coll 650 650 650 650 650	640
man.	39) Consolutated dis	5 31
by professions of apprehension that revision of the tariff would be made	370 Crucible Steel, pid	411/2
an active issue of the coming ponts	600 Den, and 100 G. Coll. So So 79% 7014 80 130,200 United States Steel 198 119% 119% 119%	% 8円編 第 119第
unsettling effect on securities markets.	230 Del. RRU RIO G. Dr 2312 334 334 33 35 23 350 2760 United States Steel, pt. 1016 405 505 505	% bJ1/4
The demand for stocks at any level of prices was extremely apathetic, and	1,800 Bric 1st nfd 49\(\) 49\(\) 48\(1/2 128 2214 481/4
when the selling pressue attained any	1 100 Fed M and S. Different Washington was a start a too Washington and and and and and and and and and an	14 75
force prices yielded rapidly. The results of the New York City	400 General Education, Dfd 1364 1364 1354 1354 135 40 Western Union Total sales for to-day, 616,200 shares,	
bond sale did not create enthusiasm, as they were studied in their larger bear-	600 Great Northern Ore cits 61 3 55	
ings. This feeling was emphasized by	CLOSING BOND QUOTATIONS	
New York City bonds, the new 4 1-4's receding to 101. The average subscription		93
tion brice having amounted to Julieu.	per Denver and the Grand services theigh conv. 48	1021/1
the day's price thus represented a loss to the subscribers.	American Tobacco 58 Tobacco 58 Total Eric conv. 48, Series A	7814
The general bond market was unta-	Atchison conv. 45	100%
amainst the success of the further	Atchison conv. 58	10214
financing to be effected by the rail- roads. The early advance in Reading	Brooklyn Transit conv. 35. 1923 Central of Georgia 55. 1923 Contral of Georgia 55. 1924 United States 45, registered	11194
was accompanied by rumors that the Baltimore and Ohio holdings of that	Chesapeare and Obje ver 5s 1044 Norfolk and Western 1st con. 4s 2041 Vales Beauty Conv. 4s	10914
stock had been sold. The recent ac- quisition of Hocking Very - by Chesa-	Chicago, Di and San	0876
peake and Ohio has served to increase the credence given to rumors of other		721/4
deals.		
value, \$4,317,000. United States bonds	against 5.557 last year, and at Houston 1,165 Steady. Sugar-Raw and refined steady. Underwear and hosiery rule quiet balos against 1.759 last year. Turpentine—Easy. Coffee—Futures closedy primary market, but are being balos against 1.759 last year.	ordered
were unchanged on call.	bales against 1,789 last year. dull not unchanged to 5 points lower. Spot will for tall delivery from jobbel	75.

Chicago, R. I. and Pac. Ry, rfg. 48... 99% St. Louis and San Fran. gen. 58... 59% salars against 1.789 last year.

Cotton futures opened steady and closed steady.

Open. High. Low. Close.

Cotton futures opened steady and closed steady.

Open. High. Low. Close.

March ... 15.05 15.04 15.00 15.04 15.00 15.04 15.05 15.04 15.05 15.04 15.05 15.04 15.05 15.04 15.05 15.04 15.05 15.05 15.04 15.05 15.

New York, March 21.—The New York Stock Exchange will be closed on Good Friday and Saturday of this week. bales; to Japan, 300 bales; stock, 518,173 bales.
Consolidated at all ports-Net réceipts, 52,175 bales; export to Great Britain, 22,025 bales; to France, 575 bales; to the Continent, 32,662 bales; to Japan, 430 bales.
Total since September 1 at all ports-Net receipts, 6,287,024 bales; export to Great Britain, 1,167,444 bales; to France, 37,587 bales; to the Continent, 2,197,159 bales; to Japan, 62,376 bales; to Mexico, 12,814 bales.

mpany	12.200 bales; export to bales; stock, 578,775	New York, March 24-116 Good James Biver landings, merchandise and pas-
to a strong to	bales; to Japan, 450 bales; stock, \$78,775	New York, March 25-116 March 26-116 March 25 March 26 Mar
Asked.	Consolidated at all ports-Net receipts.	
	Consolidated at all ports retrain or org	
***	Consolidated at all Britain, 22,023 62,178 bales; export to Great Britain, 22,023	CHICAGO GRAIN MARKET. Steamer Berkeley, Shelly Dominion Line, chandise and passengers, old Dominion Line,
80		CHICAGO GRAIN MARKET. chandise and passengers, on Graves, Norfolk and Steamer Pocahonias, Graves, Norfolk and Steamer Pocahonias, Graves, Norfolk and Das-
59	hent, 35,961 bales; to Japan, 430 bales.	March 23Sensationally Steamer Potantial morehandise and pas-
	Total since September 1 at all ports-Net	Chicago, Ill., March 23.—Sensationally Steamer Pocanonias, Gatemer Pocanonias, bullish news from the Southwest caused James River landings, merchandles and pas-bullish news from the line wheat sengers, Virginia Navigation Courant, and Courant Cou
	receipts, 6.287.024 bales; export to Great receipts, 6.287.024 bales; to France, 797,687	
	receipts, 6.257.024 bales; to France, 797.687 Britain, 1.767.443 bales; to France, 797.687	an advance of more than ic. in wheat sengers, virginia Asiguman, Petersburg and an advance of more than ic. in wheat sengers, virginia Asiguman, Petersburg and an advance of more than ic. in wheat sengers, virginia Asiguman, Petersburg and pas-
	Britain, 1,101,440 bales; to	
10000	Britain, 1,767,443 bales; to bales; to bales; to the Continent, 2,197,169 bales; to bales;	
g and the	Japan, 62,326 bales; to Mexico, 15,814 bales.	
	Cotton-Snot	lewises were & 6 to to the Hoove yesterday of arrhand Wa fortilizer.
)	New Orleans, La., March 23Cotton-Spot	deal figures Coarse grains ruled weak and
8	New Orleans, La., Suver; middling, 14.34.	day, while provisions were strong. Treasury Statement.
41.6	Sales on the spot 1,300 bales; to arrive, 300 Sales on the spot 1,300 bales; to arrive, 300 bales. Cotton	The leading futures ranged as follows: Washington, D. C., March 23.—The condi-
C-14.000 Note: 000		The leading futures ranged as follows: Washington, D. C., March 3.—The condi-
A THE DESIGNATION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TO THE PER		
FREE WAYNEST	futures opened steady at active months on 5 points and more on active months on	
	the Western cotton belt. During the entire	July 1.0634 1.6954 1.68 1.6842 Gold coin. 3851,749,869 m
93	morning session the extreme range of	Sept
	morning session the extense were prices were over 445 points. Bears were prices were over 445 advantage of the	Sept
72	prices were over 44 5 points of the	CORN— Silver dollars of 1890
2714 271	prices were over 445 advantage of the	May
	duliness by unfavorable reports from Texas,	July 612, 613, 633, 835, Street General Fund.
90	duliness by unfavorable repet badly off for where some sections are so badly off for where some sections are so badly off for	Sept 65% 65% 64% Standard silver dollars in general
30	where some sections at a some stop- want of moisture that farmers have stop-	OATS- Standard enver dollars in \$ 2,073,093 Standard enver dollars in \$ 2,073,093 98,165,856 F
\$8	ped planting corn, in the afternoon the	May
A. A. C.	ped planting corn, in dull and prices did market was extremely dull and prices did	July
ALCOHOL: NO IS	market was extremely 2 or 3 points. The	Sept
	elose was steady with prices unchanged to	MESS PORK-Per bbl. 25,465,233 the United States. 25,465,233 the United States. 21,549,037
115	close was steady with pitches closing. Cotton	May 25.95 25.27 25.95 25.19 the United States of
815	2 points over vester day Closing bids: March, futures closed steady: Closing bids: March, futures closed steady: 1476 July, 1485; Au-	May 25.95 25.27 25.95 25.19 the United States 21,519,637 July 25.79 25.90 25.70 25.95 Subsidiary silver coin 1,102,535 25.20 25.20 25.00 25.00 25.50 Minor coin 25.224,301
4.	futures closed steady: 14.76, July, 14.85; Au- 14.65; April, 14.72; May, 14.76, July, 14.85; Au-	July
5	14.65; April, 14.72; May, 14.00, 3415; De-	Sept
6	gust, 14.26; April, 15.09, October,	
A STATE OF THE PARTY OF	cember. 12.74.	May
1000		July
2	LOCAL PRODUCE MARKET.	
00	(Furnished by E. W. Evans & Co., Commis-	
125 TEMPO A 500 G		
	Richmond, Va., March 23, 1910.	July
90		
214	ACTUAL WHOLESALE QUOTATIONS.	
0	ACTUAL WHOLESALD TRY.	Receipts—Wheat, 381,600 bushels, Shipments on speculation, 1,500 bales; total sales to on speculation, 1,500 bales; total sales in-
62	Live Poor 1b 33 @ 35	700 bushels; oats, 331,600 bushels. Shipments on speculation, 1,500 bales; total sales to m speculation, 200,000 bushels; orn, 200,000 bushels; exporters, 3,700 bales. The total sales in-
10		
08	Chintens large, Del luccioni	
	Itlane small, per ib	Cash Wheat-No. 2 red, \$1.15@1.19; No. 2 February 12. Imports, att Kings, Jeals all
Shah di di sala	atoms large, DCF ID.	
67	Durche large, per ID	
	I throbe small, per ib	No. 2 northern, \$1.189; No. 3 spring, \$1.019 kinds, \$51,000 bales; \$40.00 bales; to- \$1.151;. Corn— No. 2 white, \$21,20; No. 3, bales; American forwarded, \$30,000 bales; to-
26	murkeys hens, ner Ib	59 6594c.; No. 3 white, 61 6614c.; No. 3 tal exports, 10,300 bales.
	Turkeys cobblers, per 10	SUMBORACE NO. I WHILE SUBSECTION OF THE CAPACITY OF THE CAPACI
60		yellow, 594@60c.; No. 4, 55/p56c.; No. 4
95%	Geese, choice, in a second sec	white, 57165819e.; No. 4 yellow, 55@56c. Oats-

700 bushels; oats, 331,000 bushels. Shipments —Wheat, 34,000 bushels; corn, 203,900 bushels oats, 125,000 bushels.

Cash Wheat—No. 2 vod. \$1,15,91,19; No. 2 hard, \$1,15,91,11; No. 3 hard, \$1,05,91,16; No. 2 northern, \$1,16,92; No. 3 spring, \$1,04,91,194; Corn—No. 2 white, 62,52; No. 3 yellow, 53,46,60; No. 3 white, 61,61,91; No. 3 yellow, 53,46,60; No. 4 yellow, 53,46,60; Oats— 39 8394c; No. 3 white, 61 64 lbc; No. 3 yellow, 594 696c; No. 4, 55 656c; No. 4 white, 5745 58 lbc; No. 4 yellow, 55 656 Co. 4 white, 5745 58 lbc; No. 2 white, 46c; No. 3, 414 94 2c; No. 1 white, 41 \cdot 65c; No. 4, 44 \cdot 65c; No. 4 white, 40 \cdot 64c; No. 4, 44 \cdot 65c; No. 4 white, 40 \cdot 64c; Standard, 41 \cdot 65c.

MILLER & CO.

BANKERS AND BROKERS, 1107 E. Main Street,

NEW YORK PRODUCE MARKET.

New York, March 23.-Flour-Was firmly held Rye Flour-Firm. Cornmeal-Steady. Rye-Dull, Wheat-Firm; No. 2 red, \$1.55, c. 1. f. and No. 1 northern, \$1.25, navigation. Options closed unchanged to Hc. net advance. May, \$1.23\footnote{1}, July, \$1.17, September, \$1.14. Corn-Spot steady. Steamer, \$1.14. Corn-Spot steady. Steamer, \$1.14. Corn-Spot steady. Steamer, \$1.14. Corn-Spot steady. Steamer, \$1.16, c. 1. Corn-Spot history, \$1.25, c. 1. Corn-Roy, \$1.2 Members New York Stock Exchange, New York Cotton Exchange, Chicago Board of Trade. Orders executed for investment or on margin on all exchanges. Private wires to New York, Chicago and New Orleans.

Financial.

lational State Bank

RICHMOND, VA. ormerly the State Bank of Virginia)

- \$500,000 - \$350,000 Surplus, JOHN S. ELLETT, President. WM. M. HILL, Cashier. JULIEN H. HILL, Asst. Cash.

Deposits large and small received. In



1104 EAST MAIN STREET

The Surplus

What are you doing with your surplus cash? Some people spend it for things they do not actually require, but wise people put it in the bank, where it will grow at compound interest. We cordially invite you to open an account with

Banking by Mail Accounts Invited.

4% Interest Paid on Savings Accounts

Commonwealth Bank, 12 N. Ninth St., Richmond, Va.

Branch—4 East Broad Street, Richmond, Va.

OF RICHMOND VA

sengers, Francis SAILED.

Steamer Berkeley, Shelly, Norfolk, merchandise and passengers, Old Dominion Line.

Steamer Pocahontas, Graves, Norfolk and James River landlings, merchandise and passengers, Virginia Navigation Company.

Steamer Aurora, Furman, Petersburg and James River landlings, merchandise and passengers, Phillips Line.

Schooner Alice C. Ogdon, Signaigo, Wilcox Wharf, Va., fertilizer. Capital, - - - - \$400,000 Surplus and Undivided Profits, \$175,000 Trensury Statement.
Washington, D. C., March 28.—The condition of the Treasury at time beginning of business to-day was as follows:

Trust Funds.

155,749,555

Would be pleased to receive the accounts of cor-orations, firms and individuals. Interest allowed on deposits in Savings Depart-

WILLIAM H. PALMER, President. E. B. ADDISON, Vice-President. I. W. SINTON. Casheir.

to save. Now is the time to lay the foundation for future wealth or independence. Begin with one dollar or more as a savings account in

The Bank of Richmond

This bank will help you.

Ninth and Ma'n Streets, 303 East Broad Street, 3914 Williamsburg Avenue,

Twenty-fifth and Broad Streets.

The Confederate Museum TWELFTH AND CLAY STREETS. OPEN 9 A. M. TO 5 P. M. ADMISSION, 25c. SATURDAYS FREE,

5 Per Cent. Money 5 Per Cent. Money Stop Paying Rent

BORROW MONEY AT 5 PER CENT. SIMPLE INTEREST PER YEAR AND BUY A HOME.

We will loan you any amount to purchase or improve real estate at an average payment not to exceed \$9.64 per month, principal and interest, on each \$1,000 borrowed. YOU DO NOT HAVE TO OWN REAL ESTATE IN ORDER TO SECURE A LOAN.

If interested, let us explain our plan, and how you can in a short time be your own landlord, or how you can lift that mortgage on which you are paying an exorbitant rate of interest. If it is not convenient to call, we can handle

your business by mail.

Our Investment Contract guarantees 12 per cent. per annum for the average the amount paid at maturity of contract.

THE CAPITAL SECURITY COMPANY Home Life Building, Washington, D. C.

NOONAN & MASON, | Anderson Real Estate Law Co. Resident Agents for Richmond and Manchester STATE AGENTS.

523 Seaboard Bank Building, Norfolk, Va. 11th & Main, Richmond, Va. Phone Mad. 845 Energetic Agents Wanted.

Financial.

\$6,000,000

Pacific Telephone & Telegraph Co.

(Bell Company on Pacific Coast)

First Mortgage and Collateral Trust Gold 5s

Due January 2, 1937 Dated January 2, 1907. Dated January 2, 1907.
Interest payable January 2 and July 2 in New York or San Francisco.
Optional at 110 on January 2, 1922, or any interest date thereafter.

Previous Issues of these bonds are listed on the New York Stock Exchange and application will be made to list the present issue.

The Pacific Telephone add Telegraph Company owns and controls the entire Bell Telephone business on the Pacific Coast, a majority of its outstanding capital stock being owned by the American Telephone and Telegraph Company. The territory served is rapidly increasing in population and wealth, and includes such important and growing centres as San Francisco, Los Angeles, Scattle, Portland, Tacoma and Spokane, together with every other important city in the States of California, Washington and Oregon.

Earnings and Expenses

(As officially reported for year ended December 31, 1909)

Surplus...... \$1,653,159.76 For full information reference is made to circular describing these bonds, copy of which may be had on request and from which we sum-

The present value of the purely physical property of the Company without considering good-will, franchises or other intangible values and allowing over \$6,000,000 for depreciation, is estimated at over \$46,000,000, or over 60% in excess of all outstanding bonds.

The property is in excellent physical condition, over \$23,000,000 having been expended on the property during the last five years, during which period a large percentage of the plant and equipment was installed new or completely modernized.

Net income officially reported over twice the annual bond interest. The First Mortgage and Collateral Trust 5s are secured, in opinion of counsel, by a first mortgage, either direct or through deposit of securities, on the entire property of the Company, subject only to \$3,000,-000 bonds of one of the constituent companies maturing in 1913, at which time the above bonds will be secured by a first lien on the entire

Gross earnings, as reported, have shown an uninterrupted increase, having nearly doubled during the last five years.

Price 981/2 and Interest

Subject to Sale.

Interim certificates will be delivered exchangeable for permanent bonds as soon as ready.

N. W. Harris & Co., Bond & Goodwin,

BANKERS, 111 Broadway

BANKERS, Pine Street, corner William NEW YORK.

LIFE INSURANCE COMPANY

Incorporated as a Stock Company ir. 1871.

Issues the Most Liberal Forms of Life and Endowment Policies from \$1,000.00 to \$25,000.00,

With Premiums Payable Annually, Semi-Annually or Quarterly.

All Policies are Non-participating.

Insurance in force Dec. 31, 1909......\$68,337,613 00

JOHN G. WALKER, President.

VIRGINIA TRUST CO. CAPITAL ONE MILLION DOLLARS

We recently read the will of a wealthy man, in which he named an individual Executor and Trustee. He has three children—a boy, two girls—and all very young. The trustee is directed to hold the boy's interest and hand it to him when he reaches twenty-five years of age. At age of twenty-one the girls shall receive one-half of their estate, and the other half to be held by the trustee, only the income from which shall go to them. At their death the trust estate to be distributed to their heirs. We are willing to stake our reputation on the proposition that a strong Trust Company is better than an individual acting in the above

H. W. JACKSON, President.

JAS. N. BOYD, Vice-Pres.
L. D. AYLETT, Secretary,
JNO. H. SOUTHALL, Treasurer.

3% ON SAVINGS & INACTIVE ACCOUNTS

The Greatest Increase in 1909 Of Ordinary Insurance in force in Virginia by any company doing business in the State shows the

South-Atlantic Life Insurance Company

OF RICHMOND, VA.,
EDMUND STRUDWICK, President,
to be the MOST POPULAR COMPANY with its home people.

A. O. SWINK, Manager for Virginia, Richmond, Va. Local Representatives - - - M. D. Hart, Arthur Levy, O. S. Hunter